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# 12 PAGES THE ATLANTA CONSTITUTION. 12 PAGES

VOL. XXVIII

ATLANTA, GA., WEDNESDAY MORNING, FEBRUARY 19, 1896.

PRICE FIVE CENTS

## ALL PLAYED A HEROIC ROLE

Posed Again as the Defender of  
the Administration.

## A BILL ON THE CALENDAR

Man Interrupted, but All to No  
Effect.

## BRING OUT FLOWERY ELOQUENCE

Secretary Morton Severely Rebuked  
for His Inaction—Georgians Now  
in Washington.

Washington, February 18.—(Special)—  
Senator Hill today played again the role  
defender of the administration. The  
resolution to investigate the recent  
issues was called up in the morning.  
Senator Peffer himself and others  
made brief speeches and asked that a vote  
be taken on the adoption of the resolution  
before the expiration of the morning  
session.

At ten minutes of two, however,  
at 1:30 o'clock p.m., however,  
Senator Hill took the floor with the obvi-  
ous purpose of talking until 2 o'clock  
so that the resolutions would go over  
to go upon the calendar.

When a separate session gets upon the  
calendar, it can only be considered by a  
majority vote of the senate. Therefore, it  
will be difficult for the advocate of the  
resolutions to get them before the senate  
any time in the near future while ap-  
propriation bills are pending.

Senator Hill had not spoken more than  
a few minutes when Senator Tillman, of  
South Carolina, interrupted him. Tillman  
wanted to ask if it was his intention to  
ask the resolutions to the calendar.

Hill would not be interrupted; but Till-  
man blurted out that he knew such to be  
the purpose. When 2 o'clock came and  
Hill had to yield the floor Senator Tillman  
spoke loud and vigorously, causing much  
laughter on the floor and in the galleries.

Hill had accomplished his purpose.  
The resolutions have gone to the calendar  
and when they can be taken up is a deba-  
table question. The chances are there will  
be no go upon the calendar.

The Peffer resolutions will be smothered  
all the country will ever know will be  
contained in the official report of the  
treasury.

### SENATOR HILL







## CAPTAIN COX ON THE STAND

CLIMAX REACHED IN THE PROCEEDINGS  
YESTERDAY AFTERNOON.DYNAMITE PUT IN EVIDENCE  
SEVERAL SENSATIONAL DEVELOPMENTS  
DURING THE INVESTIGATION.

HELP WANTED—MALE.

TED—Drug clerk, experienced.

Sloan Bros., Greenville, S.

ED—An experienced man for

the state of Georgia, for the

Building and Loan Associa-

tions. Address E. W. Bell,

Athens, Ga., Feb. 18.

ED—A young man to act as

agent for the building and

loan market. But little is

known of his qualifications.

Address E. W. Bell, 18

FEB. 18.

ED—A responsible man to

act as agent for the building

and loan market.

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 Building, sole advertising managers for all  
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12 PAGES.

ATLANTA, GA., February 19, 1866.

## SPECIAL NOTICE.

There are only four men in the field to receive money for The Constitution—the Messrs. Woodliffe and Messrs. Kersh and Wilcox. All others are imposters and should be treated as such. Pay them no money, as their receipts are not worth the paper they are written on.

In the city our collectors are Messrs. A. M. Erwin, B. B. Hay and G. W. Tasker.

## Watch Your Address.

Subscribers to The Constitution are urged to watch the date on their addresses. That date, if passed, indicates that the subscriber is in arrears therewith. A future date, if he has paid up to it, all collectors are urged to watch this date, to see that they are properly credited. If the date is not correct write at once.

## Macon Subscribers.

Will please transact their business with The Constitution through the Parker Rail-way News Company, which is authorized to receipt for moneys paid.

Zebulon, Ga., January 28—Under  
 Constitution: I want it understood  
 that I want The Constitution as long as it remains as it is now so justly, and has always been, the  
 leading democratic paper of the  
 south. Respectfully, J. M. HEAD.

## Ready but Afraid To Bolt.

The action of the democratic state executive committee in Texas in consolidating the primaries, and giving the democrats of the state an opportunity to vote for or against the free coinage of silver, has created consternation among the federal office holders, the cuckoo editors and the money lending element. The situation seems to be so serious that men who, for one reason or another, believe in the gold contraction policy that is now ruining the country, have found it necessary to hold what they call a "sound" money convention in Galveston.

This convention was not called by any democratic authority and it represented nothing that is democratic, for its members expressly declared that their devotion to republican financial doctrines was so profound that they would bolt the party rather than compromise on dear old John Sherman's blessed views.

The convention was called by those who are anxious to bolt the party, and no effort was made to conceal that fact. But when the "sound" money men got together and began to look over the ground, they began to perceive, bear to the democratic party so far as their numbers are concerned. They saw that such a bolt as they could organize would only give a humorous turn to the campaign in Texas. They realized that their disappearance from the great democratic organization in that state would not cause a ripple on its broad and placid surface. They accordingly resolved to accept the situation and conduct a fight for the best results obtainable in the primaries of June 6th.

When the gold contractionists met and began their caucus in Galveston a majority of those present, each man representing only his own views, were in favor of bolting the party without further ado, and setting up an organization of their own. It was seen, however, that such an organization would be composed mainly of federal office holders, cuckoo editors and those who are bound to the interests of the bondholders and money lenders. Naturally such an organization as this would not be taken seriously by anybody in Texas or out of it, and so, after a good deal of palaver, a great many threats, and some of the most peculiar talk that was probably ever heard in any kind of a convention, the "sound" money men decided not to bolt.

The committee on resolutions made a majority and a minority report. The majority report, which was adopted, is a rambling affair in the nature of a protest, but it is hard to make head or tail of it. It protests; it denounces; it begs democrats to repudiate the action of the state committee and call county conventions, instead of primaries; it demands disorganization and calls loudly for demoralization in the party in the state, and then declares the adhesion of the "sound" money men of Texas to "the democratic party of the United States."

Section three of the majority report denounces the call of the state executive committee for primary elections on June 6, 1866, for the purpose of finally settling the silver question as unwaranted, and appeals to county and precinct organizations to "repudiate the invasion of their sovereignty," and "to

call and hold primaries and conventions according to time-honored precedents." But at the same time it advises democrats to attend the primaries called by the county committees in pursuance of the state committee's action, and to there demand the inherent right of every democrat to vote for the principles and candidate of his choice. It further advises every democrat to acquiesce in the will of the primaries so held and conducted, and to vote for the delegates and candidates selected in such primaries.

This report was finally adopted in pursuance of the efforts of some of the older heads, but there is hardly a doubt that these "sound" money democrats are perfectly willing to sacrifice the democratic party and democratic principles to the republican financial doctrines which have suddenly become so precious to them.

The debate in their ridiculous convention was all one way. They are not only willing but eager to bolt the democratic party, and the only reason why they did not organize a bolt at Galveston last Saturday was because the hope was held out to them that the national convention will endorse the gold contraction policy, and they hope that this action will so disgust the genuine democrats of Texas as to cause them to turn over the machinery of the party to the gold wreckers. It was for this reason and no other that the "sound" money men adopted the majority report.

We mention these things to show our readers the attitude and temper of the gold contractionists. They are determined to rule the party or to ruin it. The results of republican legislation that have compelled the people to give for a dollar more than twice the quantity of the products of their labor that they gave a few years ago are dearer to the hearts of the gold contractionists than democratic principles. If they cannot succeed in diverting the party from its purpose to protect and preserve the rights of the people, they are willing to destroy it. Indeed, they would be glad to do so, seeing that it is the only organization in the land influential enough to prevent the perpetuation of the scheme of robbery that has already been inaugurated.

## A False Prophet.

We clip the following from The Macon Telegraph:

Chairman Clay, of the democratic state committee, has not yet called that body together to inaugurate the campaign of 1866 in Georgia. He made such action any day now, however, and it is to be expected at least one subject of acrimonious debate which tends to intensify factional bitterness in the ranks of the Georgia democracy, it would, perhaps, be as well if the call was not delayed longer than necessary.

It seems now that the one convention to be held in Atlanta will be held until an inquest has been held and the political undertaker has performed his melancholy duty to the remains of the late lamented, the trouble caused will not be completely allayed.

As will be seen by the announcement published elsewhere in our news columns, Chairman Clay has decided to call the state democratic executive committee together on the 7th of March, and our Macon contemporary will then find out that there will be no necessity for an inquest on the one convention proposition; on the other hand, if any such ceremony is to take place it will be over the false prophets who have been trying to mislead the people, and whose repeated assurance that the one convention "scheme"—as they call it—is dead, is on a par with the oft-repeated assertion that the opposition to the gold standard has been finally disposed of.

The executive committee will meet in Atlanta on the 7th of March, and on that day it will consolidate the state primaries for one day, just as Texas has done. More than that, it will call one state convention, just as the democrats of Alabama, Pennsylvania and numerous other states have done, and just as the democratic executive committee of Tennessee has decided to do.

The state executive committee has the interest of the party at heart, and it recognizes the fact that something must be done to bring about a revival of democratic enthusiasm. This can best be accomplished by giving every democrat in Georgia opportunity to go to the ballot box. In order that the inducement should be great enough to bring out a full vote, all primary business of the party should be disposed of on the same day, thus concentrating the attention and the energy of the party, and calling out by far the largest vote ever polled in any primary election in Georgia.

The opposition to one convention is confined exclusively to those who are afraid of a full vote, and who trust to the manipulation of scheming politicians to control county mass meetings. The people will have none of this! They want a free and a full expression from the people, and they are going to have it or know the reason why.

## More Cotton Mills.

The Baltimore Manufacturers' Record in mentioning the new and projected cotton mills in the south lays special stress upon the fact that some New Englanders and local men have chartered a \$600,000 mill at Cordova, Ala., with 30,000 spindles.

The Record says that when the Massachusetts cotton mills at Lowell decided to build a \$600,000 mill in Georgia great interest was aroused everywhere on account of the importance of the movement. Since then sites have been selected in Alabama for two mills, each to cost \$600,000, and the Whittier company has established a \$200,000 plant in Georgia. Half a dozen or more lead-

ing New England concerns are now contemplating plants in the south to cost from \$500,000 to \$1,000,000 each.

Some idea of the importance of the cotton trade may be gained from the following editorial in The New York Times:

According to the treasury estimate the American cotton crop of last year amounted to 3,768,331,000 pounds, of which amount 2,628,000,000 pounds were exported. Of the total European export, England took 1,453,451,000 pounds or more than half of the total.

English estimates the value of the total English consumption of raw cotton was \$23,000,000, or over \$150,000,000, representing at least the average earnings of 500,000 laborers for a year of 200 working days, and the support of about 2,500,000 people, including the dependents of these laborers, but not including factors, railroad employees or others whose livelihood depends on handling the trade and feeding and clothing the labor engaged in it.

Its textile industries England has invested the enormous sum of \$1,000,000,000, and Mr. Thomas Ellison estimates its annual production of cotton at \$300,000,000, or about one-third of the total. Now, if not quite three-quarters of a million of people are employed in producing this output. Many of them are minors, but it is not likely that these "sound" money democrats are perfectly willing to sacrifice the people and democratic principles to the republican financial doctrines which have suddenly become so precious to them.

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When the south manufactures every pound of her cotton, as she surely will in the near future, her labor will always be employed and her people will be the richest in the world.

## The New Princess.

The marriage of Amelia Rives, recently Mrs. John Armstrong Chanler, to a Russian prince is the sensation of the day.

The fair Virginian belongs to one of the best families of the Old Dominion and is undoubtedly a woman of genius. The critics have not spared her books, but it must be admitted that they show originality, intense power, the creative faculty and culture.

The first marriage of this brilliant creature was not a happy union, and the wife soon obtained a divorce.

We hope that the princess has made no mistake this time. It is not likely that she will ever return to literature.

Her time for years to come will be fully occupied with her social duties, and with the mighty task of mastering the pronunciation of her husband's name. The Princess Troubetzkoy will be hailed as a star attraction at the foreign courts.

## Is This Prosperity?

A great many people are anxiously awaiting for the promise of prosperity so frequently and fluently made by the cuckoo organs and the gold contractionists to materialize. These promises have been made every time it has become necessary to give the screw of the single gold standard another turn.

When it became necessary to further consummate the schemes of the money power, the people were told that the unconditional repeal of the purchasing clause of the Sherman law would bring about prosperity. Mr. Cleveland threw himself across the democratic road and called on his party to halt. He then commanded it to join the republicans in legislation cutting off the source of the people's money supply. Enough democrats joined with the republicans to carry out this scheme. The purchasing clause of the Sherman law was repealed—the "disturbing element" was removed.

People who trusted the statement that prosperity would return after unconditional repeal stood for something with their mouths open waiting to see the promises fulfilled. What they saw was a further disastrous fall in prices, and a more serious disturbance in business circles than the panic occasioned.

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Another friend was drifting about the streets of this old City of Mexico, doing almost nothing. He began to think of the country and what it might offer, took up a coffee crop at 7 cents a pound and sell it for over 30, and sugar at 1 cent a pound to sell at 8 cents. Corn can be sold for over a dollar a bushel, and the stock industry pays handsomely.

One does not wish to paint everything rose color, and surely the life remote from the towns, the quiet of the country and the society of one's own kind, do not constitute an attractive prospect for most men; but as I must insist, there is independence from hard grinding conditions in tropical agriculture. A few cases in point: A friend of mine came here many years ago, married a charming Mexican girl, had a pretty family, and, after drifting from one thing to another, is now in receipt of an income of \$4,000 a month. He tells me his life is very sweet, and that he goes to Europe next year.

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Another friend, a surgeon, with a railroad practice, threw up the saw and the scalpel, and is now making sugar and \$15,000 a year at the same time. He says he is only beginning, and that in two years he will be a millionaire.

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## COL. CANDLER

## MADE JUDGE

Was Appointed Yesterday Morning by

Governor Atkinson.

## BEGINS HIS WORK TODAY

He Will Hear Motions in Chambers

This Morning.

## HIS SOLICITOR TO BE NAMED AT ONCE

Judge Candler's Appointment Meets with the Approval of the Bar. Will Make an Able Judge.

The governor yesterday appointed Hon. John S. Candler judge of the Stone Mountain circuit.

The appointment was in no sense a surprise. Judge Candler's eminent ability for the position and his strong recommendations and in addition to this the governor's warm friendship for him made it almost certain that he would be the man.

The appointment was made yesterday morning, and at about noon Judge Candler went to the capitol and in the presence of

the governor and the members of the legislature, he was sworn into office.

The Christian of The Adair, a common newspaper, following these lines:

our subscription book, him his address, wore a tattered look.

I subscribe myself, 'tis said across the creek, to The Banner, now it each week.

The Georgia Graphic asks this question:

sudden fall among the gold weekly announcement the price is dead? Is it possible to be too premature? It is not, in the aforementioned silver, which is the little to die for.

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The Georgia Graphic:

the people who are always held that is good enough to be better try a corn field.

County Patriotic celebrated anniversary of its successful

out in a handsome way.

## FROM THE PEOPLE

## of the Gold Standard.

Institution. Just now, when looking against low prices it is for us to stop a moment just what these low prices

the papers that the business

the past month amounting

more for the year with last year. We see to

a worse face complicates

and poor collections

cutting down expenses on

expansion and therefore

business.

It is hard to say that the fact

he is every year less

and his only hope of

success within himself, makes

needs that he possibly

buying as little as possible

in case of a bad year can

guano by the company

crop and lower prices

where every one

is working under

to do without the

we could not to the belief

with the company is not

how shall we increase

take into consideration

of the gold dollar

dollar that prices are

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As a result of this the

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countries demand gold

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There is balance of trade with

neighborhood of \$100,000,000

paid in gold.

we will the hardness

which means reducing our

a lot of paupers struggle

existence.

to pay the price? It is

sold to us. For in no

can it be maintained.

F. G. MERIAM.

"The Use?"

N. C. Carolinian.

institution of last Sunday

near a full page article

Colonel D. A. Tompkins

on the subject of

victories in the south.

are the thing in the

slaves all hollow. And

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people to get cotton fac

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GEORGIA EDITORS.

of The Rome Georgian w

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one little gold dust?

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the trouble now with t

holding or selling the

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for

the Graphic asks this que

sudden fall among the gold

is dead? Is it possibl

to be too premature?

It is not, in the aforementioned

silver, which is the little

to die for.

The Christian of The Adair,

a common newspaper, following

these lines:

our subscription book,

him his address, wore a tattered look.

I subscribe myself, 'tis said across the creek, to The Banner, now it each week.

The Georgia Graphic:

the people who are always

held that is good enough to be

better try a corn field.

County Patriotic celebrated

anniversary of its successful

out in a handsome way.

FROM THE PEOPLE

of the Gold Standard.

Institution. Just now, when

looking against low prices it

is for us to stop a moment just what these low prices

the papers that the business

the past month amounting

more for the year with last year. We see to

a worse face complicates

and poor collections

cutting down expenses on

expansion and therefore

business.

It is hard to say that the fact

he is every year less

and his only hope of

success within himself, makes

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countries demand gold

worth more than America

There is balance of trade with

neighborhood of \$100,000,000

paid in gold.

we will the hardness

# A SUCCESSFUL ENTERPRISE

Record of the Bankers' Guarantee Fund  
Life Association.

## HOW ITS BUSINESS IS MANAGED

Insurance Money Should Remain in  
the South.

## ANNUAL REPORTS OF ITS VARIOUS OFFICERS

Something of the Directors and Officers of This Well-Established Financial Institution.

Atlanta as a financial center is coming rapidly to the front. It is destined to become the great money center of this part of the country. Few cities of its size in the United States and none in the south can show so many financial institutions on a high and legitimate plane.

The Bankers' Guarantee Fund Life Association, organized here a few months ago, has made a record that is simply phenomenal. Being the pioneer in its special line, its success in the outset was more or less doubted. The ability, however, with which it is being managed and the success it has already attained, has dispelled every doubt and it is today recognized as one of the best and safest life insurance companies in the land.

Its board of directors and officers are among the leading financiers of Atlanta, every one of whom is well and favorably known for their business ability, sterling honesty and conscientious devotion to the trusts that have been given them.

The report of its officers will be interesting and gratifying to all parties interested in life insurance.

Hon. W. A. Hemphill.

Hon. William A. Hemphill, the president of the Bankers' Guarantee Fund Life Association, is the business manager of The Constitution, and one of the joint owners of that great newspaper. He is also the father of the Cotton States and Interna-



COLONEL WILLIAM A. HEMPHILL.

colonel. This latter distinction has added to his prestige as a business man, and placed him in the front rank of America's enterprising citizens. As a man of ideas and a shrewd financier Colonel Hemphill has no superior in the south. No citizen of Atlanta has outstripped him in public spirit. He has always responded with enthusiasm to every claim which Atlanta has made upon him, and the columns of his newspaper, as well as his own private subscription, have furthered the cause of every public and patriotic undertaking in Atlanta.

Colonel Hemphill was born at Athens, Ga., on the 5th of May, 1842. The cultured atmosphere of that classic city exercised a profound influence upon the life and character of the future journalist and financier. Athens has been for many years the seat of the University of Georgia, and various other institutions of learning. It was also the home of many of the most aristocratic families of this state, including the Halls, the Cobbs and the Lumpkins. After leaving the primary schools young Hemphill entered the state university, from which he graduated in 1861, at the early age of nineteen. Hostilities began at this time, and, as soon as Georgia left the union, the young graduate shouldered his musket and entered the ranks of the confederate army. He joined Lee's army in Virginia, and for nearly four years he remained in active service. Indifferent to his peril, he frequently exposed himself to the bullets of the enemy, and, at Gettysburg, received a wound in the throat, from which, however, he eventually recovered. His record as a soldier was absolutely void of fear. In 1867 Colonel Hemphill took up his residence in Atlanta and established The Atlanta Constitution. He had from the first been its business manager and has made it the greatest paper in the south. It was almost entirely due to his able management that the paper succeeded in steering safely over the dangers which menaced its early existence.

Colonel Hemphill was associated with that lamented Georgia boy, W. G. Grady. Born and reared in the same town, their association began in childhood and continued until the closing hours of Mr. Grady's life. The affection which existed between them was stronger than any ordinary friendship, and each entertained for the other the feeling of a brother. The death of Mr. Grady was a personal bereavement to his friend, and even to this late day, fond memory often kindles a tear as the associations of the past are recalled.

Colonel Hemphill has always been the friend and champion of education. He was largely instrumental in securing the present public school system, and served for quite a while as president of the board of education. As mayor of Atlanta, several years ago, his administration was one of the most liberal and progressive in the city, has ever enjoyed. Directly after

the close of the world's fair in 1883, Colonel Hemphill conceived the idea of holding a great exposition on southern soil. Decided opposition was encountered at the time, but he persevered in his purpose, and cold water on the movement. It was regarded as foolish to think of such a venture directly after the world's fair. However, the matter was discussed in public and private, and the idea grew as the time advanced. After a few months the exposition assumed a definite shape, and in spite of many discouraging and difficult circumstances, the dream of Colonel Hemphill was realized, and the Cotton States and International Exposition became a glorious fact. As vice president of the board of directors, Colonel Hemphill had much to do with the management of the exposition. His address of welcome to visiting delegations, his method of grace and courtesy, and added many new laurels to the brow of this progressive citizen. Colonel Hemphill is a man of few words, but of strong ideas. He never speaks unless he has something to say, and he always commands attention. In religious circles he is also a leader. He is an officer in Trinity Methodist church, and a trustee for the Sabbath school, superintendent of the Sunday school. He has subscribed a handsome sum toward the building of the Young Men's Christian Association, the Grady hospital and many other public institutions. As president of the Atlanta Trust and Banking Company, he

Atlanta Charitable Association, and was subsequently called to the executive head of that organization. He was also one of the pioneer workers in the movement to restore the Grady hospital, and has been one of the leading spirits of the Cotton States and International exposition.

Dr. Turner is recognized as one of the most thorough and able men of Atlanta. He succeeds at everything he undertakes. Early in life he made it his rule to practice economy and thereby accumulated something for the future. To this rule he has steadily adhered, and success has amply rewarded his fidelity. Dr. Turner is a vice president of the Atlanta Trust and Banking Company; president of the Export on cotton mills, one of the largest cotton manufacturing enterprises in the south; general manager of the Atlanta Cotton Compress Company; president of the Cotton Compress Company of Anniston, Ala., and president of the Interior Compress Association of the South, which comprises several million dollars. He is a member of the First Presbyterian church and is happily married, with a large family of children, several of whom are grown. As director and treasurer of the Bankers' Guarantee Fund Life Association, much of his time and thought are given to his duties and the association is largely indebted to him for its prosperity and strength.

### Treasurer's Report.

Atlanta, Ga., February 4, 1896.—To the members of the Bankers' Guarantee Fund Life Association:

Gentlemen—Being a very busy man I have not had time to study the social side of life insurance as much as I would like. I am, however, a great believer in life insurance for protection and believe that we have adopted the plan that gives our members reliable protection at reasonable cost. During the time that I have had the honor of representing this association as its treasurer, some of our members have died. Our local doctor advises me that each of those who died was a strong, vigorous man, in the prime of life. No doubt their loved ones felt proud of the strong arm of the loving father and husband who defended them and provided for their comfort and well-being. The death of these men, at a time least expected and, in one case without a moment's warning, death came, taking away the planning mind and the strong arm from the home and loved ones. If the members of this association could have been present at the deathbed of these dear ones, they would have seen the widow in her almost helpless condition, inexperienced in matters of business, without money, with her fatherless children to provide for, they would agree with me that our work has not been in vain. In instance the mere existence of the policy has been a great comfort to the family to get credit and thus have a way from the dying father and his family. I believe that this association was organized at the right time, at the right place, and that the future will show financial blessings to the widows and orphans not only of this but of generations to follow. Respectfully submitted,

J. D. TURNER,  
Treasurer.

### President's Report.

Atlanta, Ga., February 4, 1896.—To the members of the Bankers' Guarantee Fund Life Association:

Gentlemen—The wonderful progress we have made the past year must be gratifying to every member of our association.

We have now 1,500 members, representing all classes of insurance. We are amongst the best and most prominent citizens of this section. We have assets of \$38,000, which speaks well of our progress.

Our company is rapidly growing in public favor, and there is no question about our being one of the great institutions of the country.

It has taken hard and persistent work to accomplish this. The plans of our company have made a favorable impression upon the public, as evidenced by the acceptance of our policies. Our people believe that it is right that some of the money in the association sent north every year for insurance should be retained at home, thereby building up our business. This and other great reasons have been well presented by our general manager and agents to the citizens of Georgia, Alabama, Tennessee and South Carolina, and the response has been gratifying.

We believe that there is a patriotic citizen but what would rejoice the heart of a great and successful life insurance company in the south. We believe that we have adopted the proper methods and are on the right basis for the establishment of such an institution. There is not a single member of our association but what will be proud of his connection with us. Such a course is honorable and patriotic.

There is something for every one to do. You can recommend the company to your friends and speak well of it, whenever the opportunity presents itself. We earnestly hope to stir up enthusiasm amongst the members that will carry the company to the greatest success.

No insurance company that I know of has met in the same length of time, in its beginning, the success that we have met with. Again, gentlemen, I congratulate you upon the bright prospects of the Bankers' Guarantee Fund Life Association.

W. A. HEMPHILL,

J. D. Turner.

J. D. Turner, treasurer of the Bankers' Guarantee Fund Life Association, is one of the most prominent citizens of Atlanta. His name has been associated with various public and commercial enterprises and is recognized as a synonym for honesty, fair dealing, perseverance and success.

Dr. Turner has frequently been honored by his fellow citizens, and much of his time has been devoted to the public welfare. He has attained a high position in society, and every effort of his organization imposed upon him, both in public and private life, and no man can boast of a clearer reputation. Dr. Turner was born in Putney county, Georgia, June 8, 1839. His education was derived mainly from the district schools, and from the old school of observation which he formed early in youth. His mind was highly analytical, and every study that pleased him was made the subject of close investigation. This led him to adopt the practice of medicine as his profession. Applying himself with zeal and energy to this study, he soon mastered the principles of the medical science, and entered the medical profession. He passed in sight of the elms under which General Washington assumed command of the American army, and which is still standing on Cambridge common, near Harvard university. At the age of twenty-six, Dr. Turner decided to adopt the advice of Horace Greeley. The towns of New England were all crowded and hence offered but little inducement to enterprising young mankind. The west presented a far more inviting prospect. Dr. Turner, along the frontier of the west, by means of his skill and knowledge, soon accumulated by adventurous pioners, dared to break the solitude of the interior for the purpose of building up new cities and of bearing still farther westward the industrial emblem of civilization. He located in the placid little town of Atlanta, Georgia, and here he began his career as a physician. The atmosphere and business of this city reminded him of his native New England. Success came to him almost immediately, and he soon realized that his selection was a good one. He has never since regretted his choice. Dr. Turner has been the secretary and treasurer of Pacific Brick Works at Choccolocco, Ala. In 1884 Mr. Turner was persuaded by his old friend, Mr. Craig Cofield, with whom he made him their representative in the city, from the fifth ward. As a member of this body, his record was characterized by a high sense of justice, and his service to the public was a great credit to the association. Dr. Turner was, at all times, profoundly interested in the cause of charity. He was one of the organizers of the

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He succeeds at everything he undertakes.

Early in life he made it his rule to practice economy and thereby accumulated

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## FAVORED COTTON

The News Yesterday Was All of a Bullish Character.

## THE CLOSE 1 TO 5 POINTS UP

Stock Speculation Left Off Barely Steady—Wheat Lost 1-2c from Yesterday.

New York, February 18.—The movements on the stock exchange today were not especially important. The transactions aggregated \$1,100,000. The market was characterized by a very firm tone, the strength being attributable to purchases for London account, the success of the government loan and the prevailing belief that if any further legislation in favor of free silver is attempted it is sure to meet with a decided check. The early trading price advanced to 14 1/2 cents in the usually active list, Manhattan fell 2c to 104 1/2, Leather preferred 1 1/2 to 65 1/2, Missouri Pacific 1 1/2 to 22 1/2, Chicago Gas 1 1/2 to 65, Jersey Central 1 to 107 1/2, Tobacco 1 to 79 1/2, General Electric 1 to 30 1/2 and the remainder of the list 14 1/2 to 20 1/2 cents. Speculation left off barely steady. It was noticeable first that reports that the directors will declare the usual dividend early in March and an extra dividend of 10 per cent after the adjournment of congress. The heavy gain in the earnings of the St. Paul road for the second quarter was \$1,000,000, as compared with last year had a favorable influence upon the market, and induced purchases of the Granger stocks for both the long and short account.

Bonds were easier. Money on call easy 3 1/2%; last loan at 3%, closing offered at 3 1/2; private mercantile paper 6 1/2%.

Sterling exchange dull with actual business in bankers' bills at \$4.954/4.863 for 60 days and 4.875/4.88 for demand; posted rate \$4.767/4.881; commercial bills \$4.853/4.86.

Government bonds steady.

Railroad bonds steady.

State bonds dull.

Silver at the board was neglected.

The sales of listed stocks today aggregated 120,758 shares, and of unlisted stocks 32,339 shares.

Treasury balances: Coln, \$16,300,208; currency, \$35,829,734.

London, February 18.—Bar silver 203d.

Commodities 100 francs money and 100 1-16 for the account. Paris advances 3 cent per cent. 100 francs 72 1/2 centimes for the account.

The following are closing bids:

Am. Cotton Oil... 17 Mobile & Ohio 32 1/2

Am. & Mex. Radio 100 1/2 Nash. Chat. & St. L. 61

Am. & Mex. Sugar 100 1/2 do. prefer. 11 1/2

Am. & Mex. Tobacco 75 N. J. Central 107

Am. & Mex. Trans. 100 1/2 N. Y. & N. E. 75

Balt. & Ohio 75 N. W. & Western 75

Can. & N. W. 100 Northern Pacific 75

Che. & Ont. 175 do. prefer. 15

Chi. & G. 75 do. preferred 14 1/2

Chi. Gas. 67 1/2 Pacific Mail 25 1/2

Chi. & G. & St. L. 100 do. preferred 14 1/2

Chi. & G. & St. L. 100 1/2 Rock Island 72 1/2

Chi. & G. & St. L. 100 1/2 St. Paul 72 1/2

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